



MCREA

Montgomery County Retired
Employees' Association, Inc.

NEWSLETTER

November 2019

***Remember:* Retirees and Beneficiaries May Change Their Health Insurance Benefits at Any Time During the Year.**

THANK YOU MCREA MEMBERSHIP

The MCREA Board wishes to thank each member who responded quickly and positively to our urgent April 2019 email request to contact the County Council Members and request that they vote for the recommended FY20 funding of the Consolidated Retiree Health Benefits Trust (CRHBT). Funding was subsequently approved at that recommended level.

MCREA says again: "When issues arise important to our members and their benefits and especially when time is limited, MCREA's best communication tool is email. We urge all members to keep us up-to-date with their correct, current email address. If you did not receive the April email, please send your email update to MCREAMembership@gmail.com. Again, thank you."

MCREA'S ANNUAL MEETING SUMMARY

MCREA's June 6, 2019 Annual Meeting, held in the County Council Hearing Room, was called to order by President Sara Harris. She welcomed all attendees and asked Board Members to introduce themselves. She assured retirees that she and the Board were ready to serve: address their inquiries, monitor activity and funding related to pension and health care benefits, which all members diligently worked toward during their years of County service.

Sara shared MCREA's major action highlights of the past fiscal year (FY19):

- Met with the newly elected County Executive and the Council Members and their staff to introduce MCREA's primary purpose - the retirees' interests and needs, funding of pensions and benefits.
- Hosted an annual luncheon with all the Council Members and certain members of the County Executive team primarily to the press for full funding of the Consolidated Retiree Health Benefits Trust Fund (CRHBT).
- Via an email communiqué to retirees with known email addresses, MCREA requested the retirees contact the Council Members to press for the same. The Council subsequently approved full funding of the CRHBT for FY20. See "THANK YOU" on page 1.
- Introduced MCREA to retirees-to-be at each County Retiree Session held throughout the year.
- Updated MCREA's logo and website.
- Responded to your calls, emails and membership requests.
- Mailed more than 7,500 newsletters to keep retirees and their beneficiaries informed.
- Recommended a MCREA Board Member to serve on the Board of Investment Trustees and the Consolidated Retiree Health Benefits Trust.

Sara shared that the Office of Legislative Oversight (OLO) report with recommendations on health benefits for retirees is still pending. Once the report becomes public, MCREA will call on the membership again to press the County Executive and Council for or against the recommended actions(s). Do we have your email address?

Sara then welcomed and thanked the evening's four speakers. Their presentations follow below.

MCERP's Presentation

Linda Herman, Executive Director, Montgomery County Employee Retirement Plans

Linda, sharing her PowerPoint Presentation handout, made the following points:

- Retirees' Cost of Living Adjustment (COLA) will be determined by June 12; MCERP will send the retirees or their beneficiaries this information by June 20. The COLA will be reflected in the retirees' July Pay Advisory.
- **From the presentation handout as of 3/31/19:**
 - The Employees' Retirement System (ERS) had assets of \$4.2 billion and included 3,800 active members and 2,200 members in the Guaranteed Retirement Income Plan (GRIP) as well as 6,400 retirees. The fund, started in the late 1960s, was 95%

- funded on March 31. The ERS is better funded than 75% of like pension plans in the United States.
- The Retirement Savings Plan (RSP) had 4,447 active and inactive members and assets of \$470 million.
 - The Consolidated Retiree Health Benefits Trust (CRHBT) had assets of \$1.1 billion and was 25% funded on March 31.
 - The Deferred Compensation Plan (DCP) had assets of \$428 million with 3,374 active and inactive participants.
 - Fidelity remains the recordkeeper for the RSP, GRIP and DCP. To change your investment elections, discuss asset allocation, or change your distribution options you may contact the local onsite representative, **Ron Seegers** at **240 777 8228**, visit any Fidelity Regional office across the U.S., access Fidelity at fidelityonsite@montgomerycountymd.gov or at <https://nb.fidelity.com/public/nb/MCG/home>.
 - Personal financial planning and investment reviews are provided to RSP, DCP, and GRIP participants as follows:
 - Cambridge Investment Research: 2-hour sessions. Call 410-557-7300. RSP and DCP only.
 - Fidelity Investments: 1-hour sessions: contact information is noted above.
 - Seminars conducted by the Social Security Administration will continue. **See page 9.**

Linda's PowerPoint presentation is now available at www.MCREAonline.com.

OHR's Presentation

Karen Bass, Health Insurance Team Manager

Karen's PowerPoint presentation is now available at [MCREAonline.com](http://www.MCREAonline.com). Her comments reflected information shared previously in the November 2018 and May 2019 MCREA newsletters regarding the new dental, vision/hearing and life insurance benefits. The following points were made:

- CIGNA, our new dental provider plan, is designed as the previous vendor's plan was. One enhancement encourages participants to avail themselves of yearly preventive services (cleanings, x-rays, fluoride treatment). In turn, retirees are awarded an extra \$100, each year after the first three years, increasing payable dental benefits from \$2,000 to \$2,300 by Year 4. Known as "Progressive Maximum Benefit" these amounts are payable to either in-network or out-of-network providers.

- Consider downloading CIGNA's mobile app (for smart phone). Doing so, enables one to have the ability to have your ID cards with you, see your claims and explanation of benefits, see deductibles and maximums, find care and costs, and see your coverage overview. Website: www.mycigna.com; Toll Free Phone Number: 800-244-6224.
- The new vendor, EyeMed, available to all retirees, is a vision discount plan, not insurance (same as the previous vendor-NVA). ID cards are not issued. Use the Discount Plan number **1018309** to determine if your vision provider (which includes the Independent Provider Network) accepts the discount rates.
- Hearing Aid (Amplifon) and Lasik discounts are also available through the EyeMed vendor. (*Ed's note:* See contact information on last page of your most recent newsletter.)
- The new life insurance vendor is MetLife. Be sure your beneficiary information is up to date. Benefits include preparation or update of Will, Living Will, and Power of Attorney. Funeral Assistance and Grief Counseling are also available. (*Ed's note:* See the November 2018 MCREA newsletter at www.MCREAonline.com.)
- Request(s) for Proposal are currently in process for the following:
 - Prescription Drug (should be similar to current plan, "donut hole" to remain)
 - Direct Bill Administration
 - COBRA Administration
 - Flexible Spending Account Administration (Only applicable to the newly retired)
- Retirees' dependents will automatically be dropped from health insurance benefits at age 26. No advanced notification will be provided. A COBRA notice is sent after the birthday. A handicapped or disabled dependent must have a Certificate of Coverage Needed prior to their 26th birthday in order to continue health insurance benefits. Contact OHR at MC311.
- An audience member requested that insurance rates for 2020 be provided earlier than last year. OHR will try to accommodate.

* * *

REAL ID is Here: Are You Ready? Suzanne Hudson, MCREA Board Member

REAL ID is part of federal legislation created in the wake of the September 11th terrorist attacks to establish security standards for all state driver's licenses and identification cards **nationwide**. **BEGINNING October 1, 2020**, you will **NOT be able to board commercial aircraft for domestic flights or gain access to a federal facility** without this documentation or a valid US passport. If you haven't already been contacted by your State's Motor Vehicle Administration regarding your license or personal ID, please note the following.

- To be considered REAL ID compliant, Maryland residents must have the required documents on file (go to www.mva.maryland.gov/odg for a **full list of acceptable documents, especially if there has been a name change in your history**). The Maryland Department of Transportation Motor Vehicle Administration (MDOT MVA), will make and store the copies. Maryland customers must present, for example, the following documents **in person** at an MDOT MVA branch:
 - One (1) proof of age and identity – birth certificate or passport
 - One (1) proof of Social Security – original SS card, W-2, SSA-1099 or non-1099 (displaying your name and full Social Security number)
 - Two (2) proofs of Maryland residency – Displaying your name and full Maryland residential address
- Go to www.mva.maryland.gov/odg to **schedule an appointment (as recommended) at any MVA facility**. Appointments can also be made by calling 410-768-7000 and generally will occur within 15 minutes of the scheduled time. Walk-ins are acceptable, but may likely require additional wait times.
- For more clarification, also see the MDOT MVA's helpful video at <http://www.mva.maryland.gov/realid/oldindex.htm>
- Residents of other states or the District of Columbia should contact their local Motor Vehicle Administration for state/jurisdiction REAL ID instructions.
- Not in a hurry? Wait for your MVA to contact you.

MCEFCU Becomes SkyPoint Federal Credit Union Suzette Riley, Branch Manager

- The Montgomery County Employees Federal Credit Union (MCEFCU) was established in 1968 to serve the financial needs of Montgomery County, Maryland government employees. It began with one employee and was located in the County's Council Office Building. In 1974 due to steady growth and demand for additional financial services, its office was relocated to Court House Square in Rockville, where a

branch remains today. By 2008, the corporate headquarters were relocated to Germantown, where a second branch was also opened.

- As the Credit Union continued to grow its assets and offer a wider array of financial services to members throughout the greater Washington Metropolitan area and Frederick County, the decision for the name change was made. Thus, in April 2019 MCEFCU became SkyPoint Federal Credit Union. As before, SkyPoint is a not-for-profit banking cooperative, owned by its members with profits returned to its members. It is operated by a mostly volunteer board.
- For current SkyPoint members nothing changes. For example, members should continue to use any remaining MCEFCU checks.
- For retirees interested in a different banking experience, go to the website www.skypointfcu.com or call 301 279 1964. Services include, but are not limited to, online and digital banking, credit card services, home equity or auto loans, insurance products, and fraud alerts.

MCREA's Annual Business Meeting

Treasurer's Report John Hansman, Treasurer

John shared the Profit & Loss and Balance Sheet statements comparing January 1 – June 6, 2018 with January 1 – June 6, 2019. He reported MCREA remains in a strong financial position with \$57,000 in the bank and in CDs. Revenue from dues generally covers usual expenses, including the twice-a-year newsletter. MCREA is currently awaiting the two last invoices for the printing and addressing of our last two newsletters. Since the postage has already been paid it is expected these invoices will total about \$6,500.

Paying dues online with PayPal was introduced a year ago and has proven popular. So far in 2019, more than one-fifth of revenue has come via PayPal (using the MCREA website). John encourages members to begin or continue to use this method of payment as it means he has fewer envelopes to open and fewer checks to process. (Editor's note: Pay by check and mail if you prefer, but **please** pay your dues.)

MCREA Board Election conducted by President Sara Harris

- Reappointments for 2-year terms; expiring in June 2021 – **Chuck Beard, Kathy Best, Barbara Garrard, Margaret Knill, Chuck Sherer, Deborah Snead, Rick Sullivan.**
- Reappointments for 1-year term Presidential Appointment; expiring in 6/2020 – **Michael Faden, Beryl Feinberg and Faye Mixon**

All the items above were approved unanimously by the attending MCREA members.

The Annual Meeting was adjourned at 8:03 p.m.**FROM YOUR MCREA PRESIDENT - Sara Harris**

Since MCREA's Spring Newsletter:

- The Office of Legislative Oversight Report on the Cost of Retiree Health Benefits was presented to the County Council's Government Operations (GO) and Fiscal Policy Committee (see details below*); Nancy Navarro, Chair, serves with members Sidney Katz and Andrew Friedson.
- MCREA attended the GO Committee meeting, assuring Council members and staff of our considerable interest in consistent, viable health benefits funding and our continued active monitoring and communications related to this report.
- Board members and I met with Montgomery County Public School retiree representatives.
- Board members and I met with Berke Attila, Director, Office of Human Resources.

Looking ahead, on behalf of MCREA, I expect to continue monitoring County Council activities related to funding retiree health benefits. I assure you, when necessary, we will make every effort to email you and request your valuable communication with County decision-makers.

In the meantime, please review this carefully developed report, become informed about OPEB and be ready to respond when MCREA requests your participation.

Thank you.

Status of OLO Report on Cost of Retiree Health Benefits

The County Council requested a report from staff about the cost of retiree health benefits which was presented to the Council Government Operations and Fiscal Policy (GO) Committee on September 12. The report, officially titled Office of Legislative Oversight

Report 2019-11 Cost of Retiree Health Benefits (OPEB), can be found at <https://www.montgomerycountymd.gov/OLO/Resources/Files/2019%20Reports/OLOReport2019-11.pdf> (or <https://tinyurl.com/y5pjk97>).

MCREA Board members attended the Council GO Committee meeting and spoke to the Councilmembers and staff individually, making our presence and interest known. The GO Committee publicly acknowledged MCREA's presence and assured both employees and retirees that they are valued.

At the conclusion of the worksession, the GO Committee requested that Council staff work with the Executive branch to provide more detailed information.

There was no timeline for the next deliverable and without that information the MCREA Board cannot take a position on any of the staff recommendations. The Board will stay in touch with staff, attend future briefings and has sent follow-up letters to the Council and the County Executive.

Property Tax Discount for Residents Age 65 and over and Retired Military Service Members and their Surviving Spouses.

The County Council passed Bill 42-16 in March 2017 that provides property tax credits for residents age 65 and older and who have lived in the same house for 40 consecutive years or more and that has a property assessment of \$650,000 or less. In July 2019 this discount was extended to a surviving spouse of a retired member of the uniformed services, provided the spouse is 65 years of age and has not remarried.

For details and the *Application Form*, go to <http://www.montgomerycountymd.gov/finance/bill-42-16.html>.

To receive this 20% tax credit beginning July 1, 2020, your birthday must be on or before June 30, 1955. For those who are applying as 40+ year owners, your deed must be dated June 30, 1980 or earlier. The application is due April 1, 2020.

2019-2020 MCREA BOARD OF DIRECTORS

Sara Harris – President	Barbara Garrard
Kathy Best – Vice President	Suzanne Hudson
Faye Mixon- Secretary*	Barbara Kloc
John Hansman - Treasurer	Margaret Knill
Charles (Chuck) Beard	Charles (Chuck) Sherer
Irm Damazo	Deborah Snead
Michael Dennis	Lillian Snyder
Michael Faden*	Rick Sullivan
Beryl Feinberg*	
+New Board Member	*Presidential Appt.

NEWS from

MONTGOMERY COUNTY EMPLOYEE RETIREMENT PLANS (MCERP)

Social Security/Medicare Seminars

Social Security Administration (SSA) representatives will conduct onsite seminars for retirees and employees in the EOB Lobby Auditorium (101 Monroe Street, Rockville) from 3:00 pm – 5:00pm. **Of special importance to persons soon to turn 65 years of age,** information will be provided about Social Security, Medicare, and the SSA's online services; representatives will answer questions.

Seminar dates for 2020 are as follows:

Wednesday, January 29,2020

Thursday, April 9,2020

Wednesday, June 24, 2020

Wednesday, September 23, 2020

Thursday, November 12, 2020

Sign up to register for the seminar at the link below. Pick only one date that is most convenient for you. A reminder email will be sent a few days before the event.

<https://www.signupgenius.com/go/5080EA4A62AA6F85-social3>

(Copy and Paste or Type above link in address line.) OR (Go to montgomerycountymd.gov, Type "social security seminars 2020" in Search box, Click on Social Security Seminars, Click on above link.)

Seminars fill up quickly, don't delay!

Parking is available across the street at the COB Parking Garage (100 Maryland Ave). Retirees will be provided with a Parking Authorization form at the end of the seminar.

NEWS from

OFFICE OF HUMAN RESOURCES (OHR)

OHR 's New Director-Berke Attila

Berke Attila was appointed Director of the Office of Human Resources on July 23, 2019. Prior to his appointment, he served five years as the Chief Financial Officer for the City of Baltimore in the Department of General Services.



Attila earned a bachelor's degree in 2001 in materials science and engineering from Yildiz Technical University in his native Turkey and a Master of Business Administration in 2004 from the University of Baltimore. He also completed city training on Lean Business Process Improvements in 2017.

In 2019, Attila led the gainsharing initiative for the City of Baltimore, which received the National Association of Counties (NACo) Best in Category award. In 2018, he received the Daily Record's Very Important Professional (VIP) award, which recognizes Maryland's leaders based on their professional accomplishments, community service and a commitment to inspiring change.

Since 2016, Attila has served as Vice President of the non-profit organization, the Chesapeake Language Project (CLP). The mission of CLP is to increase educational opportunities for immigrant students in Maryland.

Attila considers himself a new breed of a public servant who recognizes that the solution to underperforming organizational services is usually not more money, but more thought about how to make better use of existing resources.

Retiree Prescription Drug Insurance Benefits

The Health Insurance Team participated in a cooperative bid effort with Montgomery College earlier this year. As a result of this effort CVS/SilverScript was selected to remain as the County's provider for prescription drug benefits. The County was able to maintain the level of benefits and negotiate deeper discounts and therefore providing retirees with a zero percent increase for these benefits for calendar year 2020.

2020 Health Insurance Rates

The 2020 health insurance rates will soon be sent out directly by OHR to each retiree/beneficiary coupled with an individual fact sheet that will show the retiree/beneficiary what their premium is for 2019 and what their premium will be for 2020 depending on their selection of health insurer.

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IMPORTANT CONTACT INFORMATION

MCREA: 301-929-9339; website: www.MCREAonline.com; email: MCREAMembership@gmail.com or PresidentMCREA@gmail.com
Montgomery County Government MC311: 240-773-6471 or 311 (local)
For Montgomery County Employee Retirement Plans: 1-877-613-5212 or 240-777-8230;
Fax: 301-279-1424; website: www.montgomerycountymd.gov/mcerp
Fidelity (Deferred Compensation Plan): 1-800-343-0860 or 240-777-8228
Massachusetts Mutual Life Insurance (Mass Mutual): 1-800-528-9009
For Group/Health Insurance: 240-773-6471 (OHR at MC311); also visit www.mc311.com or www.montgomerycountymd.gov/HIret
CareFirst Blue Cross-Blue Shield: Member Services: 1-888-417-8385 www.Carefirst.com
Kaiser Permanente: Washington Area: 301-468-6000; Baltimore Area: 1-800-777-7902
<https://healthy.kaiserpermanente.org>
United Healthcare: Member Services: 1-800-638-0014 www.myuhc.com
Caremark: 1-866-240-4926 www.caremark.com
SilverScript 1-866-249-6167 www.mcg.silverscript.com
Cigna (Dental): 1-800-244-6224 www.cigna.com
Eyemed: 1-866-801-1479 or 800-521-3604 www.eyemed.com; the Discount Plan # is 1018309
Amplifon (Hearing): 1-888-784-6050 www.AmplifonUSA.com
Prudential Long-Term Care Insurance: 1-800-732-0416 www.Prudential.com
ACSIA Long Term Care Insurance: 410-455-4680 / 443-275-1764; www.MCG-LTC.com

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MCREA

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